

Attorney's Docket Number
F-421

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my residence, post office address and citizenship are as stated below next to my name;

I believe that I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled

METHOD AND SYSTEM FOR AUTHORIZING USE OF A TRANSACTION CARD

described and claimed in the attached specification:

I have reviewed and understand the contents of the above-identified specification, including the claims;

I acknowledge my duty to disclose to the Patent and Trademark Office all information known to me to be material to the patentability of this application as defined in Title 37, Code of Federal Regulations, section 1.56; and

I do not know and do not believe the invention was ever known or used in the United States of America before my invention thereof, or patented or described in any printed publication in any country before my invention thereof or more than one year prior to this application, that the invention was not in public use or on sale in the United States of America more than one year prior to this application, that the invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by me or my legal representatives or assigns more than twelve months prior to this application, and that no application for patent or inventor's certificate on this invention has been filed in any country foreign to the United States of America prior to this application by me or my legal representatives or assigns.

I hereby appoint the following attorneys and/or agents to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Angelo N. Chacclas

Michael E. Melton

David E. Pitchenik

Robert E. Meyer

Reg. No. 39,134

Reg. No. 32,276

Reg. No. 24,020

Reg. No. 26,307

DECLARATION AND POWER OF ATTORNEY
Patent Application

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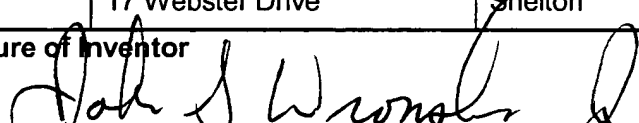
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Address all telephone calls to Angelo N. Chaclos
at telephone No.: (203) 924-3844.

Address all correspondence to:

Angelo N. Chaclos
Pitney Bowes Inc.
Intellectual Property and
Technology Law Department
35 Waterview Drive
P.O. Box 3000
Shelton, CT 06484

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name	Last	First	Middle
	Wronski, Jr.	John	S.
Residence & Citizenship	City	State	Citizenship
	Shelton	CT	USA
Post Office Address	Street Address	City	State
	17 Webster Drive	Shelton	CT
			Zip Code
			06484
Signature of Inventor			Date
			Nov 26, 2001